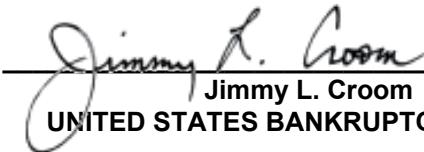




Dated: August 30, 2013
The following is SO ORDERED:



Jimmy L. Croom
UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re:
JACQUELINE LONG

Chapter 13

Debtor(s) Case No. 13-11621

Order Confirming Plan

It appearing to the Court that the debtor(s) have filed a plan which has been sent to the scheduled creditors; that at the confirmation hearing it appeared to the Court from the statements of the Chapter 13 Trustee, and the entire record herein that the plan as finalized complies with 11 U.S.C.A. §1325(a) and other applicable provisions of the Bankruptcy Code; and that the plan should be confirmed;

THEREFORE,

1. That the debtor's plan, which is attached hereto, is confirmed;
2. That the debtors pay into the plan as follows:

Debtor One Employer: JACKSON MADISON COUNTY GENERAL HOSPITAL \$356.00 EVERY TWO WEEKS

If this is different from the originally proposed plan, then the Trustee is ordered to enter a separate order changing payment, and further that the debtor(s) future earnings shall remain under the exclusive control of this Court. In the event of dismissal, or conversion, funds held by the Trustee should be paid over to creditors unless otherwise ordered by the Court.

3. All property shall remain property of the Chapter 13 estate under §§541 (a) and 1306(a) and shall revest in the debtor(s) only upon discharge pursuant to §1328(a), dismissal of the case, or specific order of the Court. The debtor(s) shall remain in possession of and in control of all property of the estate not transferred to the Trustee, and shall be responsible for the protection and preservation of all such property, pending further orders of the Court. If the debtor surrenders any property during the pendency of this case, any surplus proceeds following any sale, foreclosure or other disposition of the described property, shall be paid to the Chapter 13 Trustee .

4. An attorney fee is allowed in the amount of \$3,000.00.

5. The percentage to be received by unsecured creditors is to be determined by the Trustee following the bar date for the filing of claims and the Chapter 13 Trustee may adjust the plan payments as necessary to pay a minimum to the unsecured creditors; separate order to be entered .

6. Following the bar date to file proofs of claims, the Chapter 13 Trustee may adjust the plan payments as necessary to capture any excess equity .

7. Any real estate tax claimants shall be treated as fully secured if the plan proposes to treat them as secured debts . *If the debtor(s) surrender(s) any real property during the pendency of this case, the real property will no longer be property of the estate and the automatic stay shall terminate regarding interests of affected real property taxing authorities.*

8. The balances of any student loans shall survive discharge if the plan indicates same .

9. The Trustee may submit an order to the Court adjusting the postpetition regular mortgage payments in which the Trustee is acting as the disbursing agent upon written notice regarding a claim of the type described under 11 USC 1322(b)(5). Plan payments will be increased or decreased according to the adjusted mortgage payment . The mortgage payment adjustment will be based upon the date the written notice is received by the Trustee ..

CC: Timothy H. Ivy

/s/ Timothy H. Ivy

Chapter 13 Trustee

SEH

CARL JEROME TEEL, JR.
TEEL & MARONEY, PLC
425 EAST BALTIMORE
JACKSON, TN 38301

Date: August 15, 2013

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S) : JACQUELINE LONG
BK NUMBER : 13-11621
ADDRESS : 505 CHESTER LEVEE RD
JACKSON, TN 38301 , 00000
PLAN PAYMENT : (DEBTOR 1) \$356.00 EVERY TWO WEEKS - Payroll Deduction
PAYEE(S) : JACKSON MADISON COUNTY GENERAL HOSPITAL
620 SKYLINE DRIVE
Attn: Payroll Dept.
JACKSON, TN 38301

ADMINISTRATIVE: Pay filing fee, Trustee fee, and debtor's attorney fee pursuant to Court Order.

MONTHLY
PLAN

AUTO INSURANCE:

AUTO INSURANCE NOT INCLUDED

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s)

REGIONS MORTGAGE INC	ongoing pmt. begin	09/01/2013	\$545.37
Approx. arrearage	\$5,179.71	Interest	0.00%
For: HOUSE & LOT: 505 CHESTER LEVEE RD., JACKSON, TN			

SECURED CREDITORS: [retain lien 11 U.S.C. 1325(a)(5)(B)(i)]	VALUE	INT RATE	MONTHLY PLAN PYMT
FIRST HERITAGE	\$2,416.57	10.00%	\$60.00
SECURED GENERALLY - MISC ITEMS Adequate protection \$15.00 monthly			
SANTANDER CONSUMER USA INC.;	\$0.00	0.00%	\$0.00
SECURED BY AUTOMOBILE - 2011 NISSAN ALTIMA			
[surrendered]			

UNSECURED CREDITORS: Pay 100% of these claims as follows:

	CLAIM	INT RATE	Mo Pymt
Jackson State College	\$848.62	0.00%	\$10.00
[balance survives discharge]			

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. General unsecured creditors will receive a % to be determined by the Trustee following the bar date for the filing of claims; separate order to be entered.

Best Buy	\$2,661.24
DRIVER TRAINING CENTER DBA DRIVE-TRAIN	\$4,995.00
ECAST SETTLEMENT CORPORATION	\$6,310.30
For: POLARIS/CAPITAL ONE	
Emergency Medical Care Facilities PC	\$308.00
EMERGENCY MED CARE FACILITIES	\$29.44
Fox Collection	\$140.00
For: PHYSICIANS QUALITY CARE	
GE Capital Retail Bank	\$568.00
JMCGH	\$435.22

Jackson Mad Co Gen Hospital	\$503.75
Jackson Pathology Group PC	\$359.86
JACKSON RADIOLOGY ASSOCIATES	\$10.59
QUANTUM3 GROUP LLC AS AGENT FOR For: LANE BRYANT	\$1,166.94
Lens Crafters	\$605.00
QUANTUM3 GROUP LLC AS AGENT FOR For: MAURICES	\$103.09
Pediatric Hospitalist	\$54.71
PREMIER DENTAL	\$477.07
Professional Anesthesia Associates	\$460.22
Republic Finance LLC #105	\$3,412.75
REPUBLIC FINANCE, LLC #62	\$744.00
Sears	\$3,382.88
THE WOMANS CLINIC PA	\$726.80
MSCB, INC	\$2,762.56
For: JACKSON MADISON COUNTY GENERAL HOSPITAL	
JACKSON RADIOLOGY ASSOCIATES	\$10.33
JMCGH	\$186.28

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.